

# U.S. SENATOR BEN CARDIN



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July 17, 2021

Dear Fellow Marylanders:

If you are a parent of a child under 18, you may have noticed a welcome surprise in your bank account this week. Last Thursday (July 15), tens of millions of working American families received their first payment of the enhanced Child Tax Credit.

These payments come from President Joe Biden's American Rescue plan that congressional Democrats passed earlier this year. They include advance payments of up to \$300/month for children under age 6, and up to \$250/month for children between the ages of 6-17. Providing these payments to parents will lift some of the burden off middle-income families. The families [of 1.1 million Maryland children](#) will receive payments.

This pandemic has been tough on families who have struggled to balance essential expenses like groceries, health and child care. What may sound like a small amount to some will lift more than 4 million children out of poverty in this country – [cutting it almost in half](#). This will be one of the most significant reductions in child poverty ever. Ever.

**Maryland families will see direct benefits as we raise [52,000 Maryland children](#) out of poverty.**

Currently, [1 in 7 American children live in poverty](#). Young children under the age of 3 experience higher poverty rates than older children. Children of color are disproportionately represented among children in poverty. After this devastating year, we need to refocus on American families and make sure we are making children a priority.

Black and Latino households have seen some of the worst effects of the pandemic. We are pushing back against the racial income disparities. The payments are especially important to women of color – lifting nearly [7 million children of color](#) above or closer to the poverty line.

Studies show that children in poverty may experience significant [long-term effects](#), including chronic illnesses such as asthma and psychological issues such as depression, anxiety and substance misuse. These are the most critical years of their brain development, and our children need to have stability. These payments will help families afford child care and will help bring families meals to the table.

For many Maryland families, these monthly payments will keep food on the table on a regular basis. For others, it may make up the needed difference for summer camp or afterschool sports that were squeezed out of the family budget.

I am proud to have fought for the expansion of the Child Tax Credit through the American Rescue Plan. We [increased the full payments this year](#) to \$3,000 per child – \$3,600 for children under age 6. And the credit is now fully refundable, which means low-income families will receive the full benefit. *(note: Refundable credits can be paid as refunds to the extent that the credit exceeds the taxpayer's tax liability.)*

Advance payments of up to half the new Child Tax Credit will be provided on a monthly basis on the 15<sup>th</sup> of each month from now through December of this year, by direct deposit or the mail to families who filed taxes for 2019 and 2020.

To learn more about the Child Tax Credit, please visit [childtaxcredit.gov](https://childtaxcredit.gov).

To see if you're eligible for the Child Tax Credit, go to <https://www.irs.gov/credits-deductions/advance-child-tax-credit-eligibility-assistant>.

If you did not file taxes in 2019 or 2020, you can register for the child tax credit at <https://www.irs.gov/credits-deductions/advance-child-tax-credit-payments-in-2021>.

If you were expecting a Child Tax Credit payment but did not receive one, please make sure the IRS has your most up to date information at <https://www.irs.gov/credits-deductions/advance-child-tax-credit-payments-in-2021>.

Families across Maryland and the country are still feeling the effects of this past year and the ongoing pandemic. It will take time for everyone to work through what we have witnessed and experienced. I am committed to fighting for Marylanders' priorities, especially helping families receive the resources they need to recover and thrive.

Thank you for your time. Stay safe, and get vaccinated if you haven't done so yet!

A handwritten signature in blue ink that reads "Ben". The letter "B" is large and stylized, with the "en" following in a cursive script.

Ben Cardin